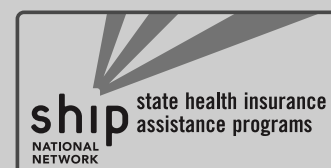




# SHIP's Log



LOCAL HELP FOR PEOPLE  
WITH MEDICARE

## Inside this Issue

## Your Medicare Counseling Newsletter

### Enrollment Centers

### John Williams Q & A

### SHIP Event Photos

### Joan Haugh, SHIP Counselor

### Area Managers' Updates

### Special Thanks to a Counselor and Mentor

### Navigation Guides 1 & 2

### Spring Training, 2015

To comment on this edition or suggest content for future editions, contact Sarah Reimmuth 765-610-3873 or [sarahship@thenewcreative.com](mailto:sarahship@thenewcreative.com).  
714 W. 53rd Street  
Anderson, IN 46013  
[www.medicare.in.gov](http://www.medicare.in.gov)  
[www.IndianaSHIP.com](http://www.IndianaSHIP.com)



## Full Steam Ahead

I am encouraging you all to attend the Spring Update Trainings so that you are well prepared for this year's latest challenges. Included in the variety of topics that will be covered is information on VA benefits.



*Cheryl St. Clair,  
SHIP State Director*

We want you to be well prepared for the younger under 65 disabled veterans who served in Iraq and Afghanistan who are now eligible for Medicare after their 24-month wait. Keep in mind that our Staff is always available to assist, and you can rely on us to provide the resources you need to help every person with Medicare in your community.

I also want to remind you of the SHIP resources that are available with the upcoming event season upon us. If you want to have a SHIP table or

give a presentation at a local event or your sponsoring agency is having a public event, remember that we have a lot of resources to support your efforts.

In addition to support from your Area Manager, SHIP can provide registration fees, local advertisements, table signage, materials and

supplies, and Power Point presentations on Counselor's Corner at [www.medicare.in.gov](http://www.medicare.in.gov). Just contact your Area Manager at Extension 221 to discuss your needs.

Of course, our greatest SHIP resource is the commitment and dedication of our SHIP Counselors. Our goal is to always ensure that SHIP Counselors are well prepared and have the tools to help people with Medicare navigate the system.

We all know how overwhelming it can be. That is why your service

# What's an Enrollment Center?

You may have already read many references to Enrollment Centers (EC) in past SHIP Logs. And you may wonder who this Susan person is always begging for outreach ideas?

Susan Spilly is the LIS/MSP/ Dual Eligible/Mental Disabilities MIPPA Coordinator for SHIP. To make things a bit simpler, she sometimes uses the title Special Populations Coordinator.

MIPPA (Medicare Improvements for Patients and Providers Act of 2008) targets these lower income beneficiaries, as well as beneficiaries with mental disabilities. Their goal is to outreach to rural Hoosiers for Part D enrollment assistance and Medicare covered preventive service education.

Susan works with all of our SHIP sites, all SHIP counselors, and many others around the state to assist with Extra Help and the Medicare Savings Programs.

Thousands may be eligible for these programs in Indiana. Our mission is to find them and to help them apply. Another target is outreach to rural Hoosiers in all parts of this project.

Thanks to Susan and the other SHIP Counselors involved, SHIP now has nearly 30 Enrollment Centers around the Indiana, in addition to the 16 Area Agencies on Aging. She has begun recruiting agencies who are trusted sources in their communities for reaching these populations.

It's Susan's goal to have an EC

in nearly every Indiana county so beneficiaries don't have to arrange transportation for up to 3 counties away for help.

Enrollment Centers are provided a small payment for each application they submit. We are now providing outreach stipends, too. While rarely do these financial rewards cover staff and other costs, the joy of seeing beneficiaries get the benefits for which they are eligible makes up for it!

So, as you have read many times before, if you know of a local agency who might want to find out more about assisting their neighbors by becoming an Enrollment Center, please let Susan know at [susangsl@aol.com](mailto:susangsl@aol.com) or via the State office.

## LIS/MSP Enrollment Centers

Northwest Indiana Comm. Action Corp., Crown Point  
(219) 794-1829 Press 1 for Information and Assistance Department, (800) 826-7871

REAL Services, Inc. , South Bend  
(574) 284-2644, (800) 552-7928

Aging and In-Home Services of Northeast Indiana, Inc., Fort Wayne  
(260) 745-1200, (800) 552-3662

Area IV Agency on Aging and Community Action Programs, Inc., Lafayette  
(765) 447-7683, (800) 382-7556

Area Five Agency on Aging and Community Services, Inc., Logansport  
(574) 737-2100, (800) 654-9421

LifeStream Services, Inc., Yorktown  
(765) 759-1121, (800) 589-1121

Area 7 Agency on Aging and Disabled, West Central Indiana Economic Development District, Inc., Terre Haute, IN 47807  
(812) 238-1561, (800) 489-1561

CICOA Aging and In-Home Solutions, Indianapolis  
(317) 254 -3660, (800) 432-2422

Area 9 In-Home and Community Services Agency, Richmond  
(765) 966-1795, (800) 458-9345

Area 10 Agency on Aging, Bloomington  
(812) 876-3383, (800) 844-1010

Thrive Alliance , Columbus  
(812) 372-6918, (866)-644-6407

# LIS/MSP Enrollment Centers *continued*

LifeTime Resources, Inc., Dillsboro  
(812) 432-5215, (800) 742-5001

Generations Network, Inc., Vincennes  
(812) 888-5880, (800) 742-9002

Lifespan Resources, Inc., New Albany  
(812) 948-8330, (888) 948-8330

Hoosier Uplands/Area 15 Agency on Aging and  
Disability Services, Mitchell  
(812) 849-4457, (800) 333-2451

SWIRCA, Evansville  
(812) 464-7817 , (866) 400-0779

Catholic Charities Crisis Office  
Indianapolis, IN 46202  
(317) 236-1512

Centerville Senior Center, Centerville  
(765) 855-5651

Community Services of Starke County, Knox  
(574) 772-7070

Concord Neighborhood Center, Indianapolis  
(317) 637-4376

Crooked Creek Community Council, Indianapolis  
(317) 590-5462

Eastside Community Center, Inc., Columbus  
(812) 376-7840

Elkhart County Council on Aging, Elkhart  
(574) 295-1820

Hancock County Senior Services, Greenfield  
(317) 462-3758

Harrison County Community Services, Inc., Corydon  
(812) 738-8143

Hendricks County Senior Services, Danville  
(317) 745-4303

Heritage Place of Indianapolis, Inc., Indianapolis  
(317) 283-6662

Huntington County Council on Aging, Huntington  
(260) 359-4410

Jennings Co. Coordinating Council, Inc., North Vernon  
(812) 346-5183

LaGrange County Council on Aging, LaGrange  
(260) 463-4161

Lincoln Hills Development Corp. /Crawford County  
Housing for the Elderly, English, IN  
(812) 338-2442

Living Well in Wabash County COA, Inc., Wabash  
(260) 563-4475

Marion-Grant County Senior Center, Marion  
(765) 662-6772

Marshall County Council on Aging, Plymouth  
(574) 936-9904, (866) 936-9904

Noble County Council on Aging  
111 Cedar Street, Kendallville  
(260) 347-4226

Older Americans Services Corp.  
1901 Orleans Way, Orleans  
(812) 865-3352

Operation LOVE, Anderson  
(765) 617-4200

Prime Life Enrichment, Carmel  
(317) 815-7000

Pulaski County Human Services, Winamac  
(574) 946-6500, (877) 946-4211

RSVP of Allen County, Fort Wayne  
(260) 424-3505, (888) 219-6868

RSVP of Central Indiana, Indianapolis  
(317) 236-1500, (800) 382-9836

Senior & Family Services, Inc., Washington  
(812) 254-1881

Seymour Community Center, Seymour  
(812) 523-3681

The Social of Greenwood. Greenwood  
(317) 882-4810

Steuben County Council on Aging, Angola  
(260) 665-8191

# John Williams: Medicare Questions & Answers

## Let's Get to the Bottom of the Medicare Problem

Questions from SHIP Counselors and  
Answers by

**John Williams,**

SHIP Medicare Specialist



John Williams,  
SHIP Medicare Specialist

**Q** I know that a Medicare beneficiary who becomes eligible for Medicaid may suspend his Medigap policy for up to two years if he requests suspension within 90 days of becoming eligible for Medicaid. Since last June (when some beneficiaries transitioned from Medicaid to QMB status after spend down ended), I've told people that the Medigap suspension provision also applies to people who are newly eligible for QMB status. However, several beneficiaries who transitioned from Medicaid to QMB status called back saying their Medigap insurance companies would not let them suspend their Medigap policies.

So, are new QMBs eligible to suspend their Medigap policies or is this provision only available to beneficiaries who are newly eligible for Medicaid?

**A** Because MSP is a form of Medicaid, new QMBs can suspend their Medigap policies if suspension is requested within 90 days of first becoming eligible for Medicaid, QMB or SLMB status.

Here are a few examples to explain the 90-day period for requesting suspension of a Medigap policy after first becoming eligible for Medicaid, QMB or SLMB:

- A Medicare beneficiary with a Medigap policy became eligible for SLMB status (or Medicaid with a spend down) on January 1, 2014. Effective June 1,

2014 FSSA transitioned her to QMB status. Her 90-day period for requesting suspension of her Medigap policy ended March 29, 2014 even though her QMB status began June 1, 2014.

- A Medicare beneficiary with a Medigap policy became eligible for SLMB status (or Medicaid with a spend down) on April 1, 2014. Effective June 1, 2014 FSSA transitioned her to QMB status. She could have suspended her Medigap policy if she contacted her Medigap insurance company by June 29, 2014 to request suspension of her policy even though her QMB status began June 1.
- A Medicare beneficiary with a Medigap policy became eligible for QMB status on March 1, 2015. She was not previously eligible for Medicaid or SLMB status. Her Medigap insurance company will suspend her policy if she requests suspension by May 29, 2015.

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**Q** A client, who appeared to be eligible for QI status, applied for Extra Help from SSA and assumed her information would be forwarded to FSSA for possible MSP eligibility. SSA denied her Extra Help application because her



# John Williams: Medicare Questions & Answers

income was too high but did not forward her information to FSSA even though she appeared to qualify for QI status. After SSA denied her Extra Help application for excess income, she received a letter from CMS stating that her income was too high for MSP eligibility.

Now, will she need to file a MSP application with FSSA to be eligible for QI status along with the deemed Extra Help that would come with it?

**A** Yes. SSA's federal income limit for Extra Help is 150% of FPL. This is the same federal income limit CMS uses for MSP. SSA notifies CMS when it denies an Extra Help application because the beneficiary's income is over 150% of FPL. Then CMS sends the beneficiary a letter saying she isn't eligible for MSP because she was denied Extra Help by SSA due to having income over 150% of FPL. In this scenario, CMS forwards no information to FSSA even though Indiana's state income limit for MSP is 185% of FPL. In this scenario, if the beneficiary had not already filed a MSP application with FSSA, FSSA would not know that she wants MSP until she actually sends an MSP application to FSSA.

This is why I suggest that SHIP counselors tell beneficiaries to file separate MSP applications with FSSA in addition to filing Extra Help applications with SSA. Both applications can be submitted simultaneously. SSA will deny applications filed by beneficiaries who have income over 150% of FPL. Then if FSSA approves an MSP application for a beneficiary who has income between 150%-185% of FPL, it notifies CMS. CMS then replaces SSA's Extra Help denial with FSSA's MSP allowance and deems the beneficiary eligible for full Extra Help.

Again, the key to success in this scenario is to simultaneously send a separate MSP application to FSSA in addition to sending an

Extra Help application to SSA.

By the way, all 16 Area Agencies on Aging and at least 25 MIPPA Enrollment Centers statewide are paid by a grant to help beneficiaries file for Extra Help through SSA and MSP through FSSA.

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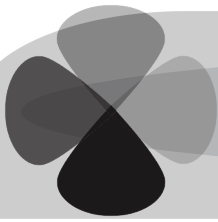
**Q** I got a call from a man who enrolled in Part A at age 65 effective June 1, 2014 while he was still working. He was covered by an Employer Group Health Plan which included creditable drug coverage until he retired October 31, 2014. He enrolled in Part B effective November 1, 2014 but did not enroll in a Medigap, Advantage or Part D plan. He called again on March 2, 2015 because he now has to take a couple of costly drugs and has increased hospital and medical expenses. Now he wants to enroll in Medigap and Part D plans or an Advantage plan with drug coverage. I know he missed the Annual Enrollment Period (AEP) but, if I calculated correctly, he would still be in his Initial Enrollment Period (IEP) for Medigap, Advantage and Part D plans – correct?

**A** No. His IEP for Advantage and Part D plans ended September 30, 2014 – three months after he turned 65.

His October retirement date gave him a two-month Advantage or Part D Special Enrollment Period (SEP) after losing drug coverage from his employer when he retired. That would have ended December 31, 2014.

His Part B effective date of November 1, 2014 gave him a six-month Medigap Guaranteed Issuance Period (GIP) ending April 30, 2015.

Although he can buy a Medigap policy now, he will have to wait until the next AEP to enroll in an Advantage or Part D plan unless he becomes eligible for Extra Help in the meantime.



# SHIP EVENT PHOTOS

Judy Bullock shares important information with the group at Senior and Family Services in Washington, IN. They are one the new Enrollment Centers and have expanded their outreach efforts.

2. Jill Cecil, Executive Director of Senior and Family services, held a Medicare BINGO at the Senior Center in Winslow. After a delicious lunch, folks played for prizes and information. Lorealee, Susan, and Jill stayed afterward and assisted people with applications.

3. Dreama Enochs, SHIP Counselor, assisted the attendees at a Vendor Fair in Evansville, IN.

4. As you can see, we packed 'em in for Medicare BINGO at the Connersville Senior Center in February. Terri Hamm from Area 9 AAA, Lorealee Moore and Susan Spilly conducted the BINGO and assisted people with applications for the LIS and MSP programs.





# SHIP EVENT PHOTOS



Eileen Gilbert is prepared with hand sanitizer because she does not have time to get sick. Medicare Beneficiaries are depending on her! Eileen is the local coordinator of the SHIP program at IU Health Paoli.

**Do you have photos from a recent event to share?**

**Send them to Sarah for the next SHIP Log!**

sarahship@thenewcreative.com  
or call at (317) 572-7215.



## SHIP Counselor and Enrollment Center Leader

**J**oan Haugh wears many hats. She is the director of Community Services of Starke County and is a SHIP counselor and local coordinator. We don't know how Joan finds the time to do everything. Now, she's added a new hat. Her agency is an Enrollment Center for the Extra Help and Medicare Savings Programs. She sees clients and helps them with their applications and takes the apps to the local DFR office so they can be scanned and sent to the Document Center in Marion. Joan prefers this to mailing them so she can have a copy of the scan report.

Since her agency also helps people apply for Energy Assistance, she was able to mail each person some information about the assistance programs. While many of them already had benefits, Joan was able to help several apply. And her agency will be paid for each application! Every little bit helps a small, local agency. She plans to add a flyer about the assistance programs, which SHIP will supply, to each food

basket provided by her agency. She has great volunteers who man the food pantry each week.

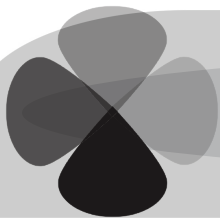
Joan has also planned an outreach event for this summer. On June 8, her agency will sponsor a

Medicare BINGO and Ice Cream Social. Joan plans to use some of the event stipend to treat the participants to ice cream while they learn about Medicare. Then SHIP staff, her staff, and SHIP volunteers will be available to assist people with applications. This is just one idea of an outreach event that doesn't cost much. SHIP will pay for flyers and some local advertisements and host the BINGO. Joan's agency will take care of the invitations and providing the food. This is a great partnership

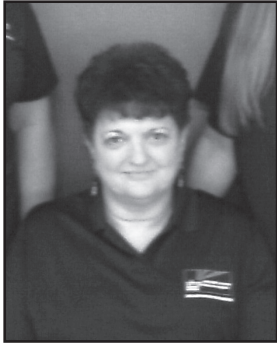
and we at SHIP are grateful to Joan for her efforts at spreading the word about these programs.

If your agency would like to become an Enrollment Center or you know of a local service provider who might, please let Susan know at [susangsl@aol.com](mailto:susangsl@aol.com). It's a win-win-win!





# AREA MANAGERS UPDATES



## **Lorealee Moore, Southern Area Update**

Spring is here or at least I hope it is by the time you read this article. Winter came to southern Indiana with a vengeance in February and March. Lots of snow, ice and cold weather....

Spring training is next on the agenda and I know our trainers and office staff have worked diligently to get everything put together to provide another session of new and updated information. If there are topics that you would like additional information on, a refresher on old information or new topics that you would like to see covered in trainings please let us know so that they can be included in future training sessions.

During the spring into early summer months there are numerous health fairs, and expos being scheduled? Remember that I am always willing to assist in the promotion and planning and staffing of events. SHIP has funds to help pay for advertising and booth rentals. The funds are not unlimited so get your requests to me as soon as possible in order to take advantage of these dollars.

Thanks to all of you again for your continued "good works". I know sometimes the problems that arise are frustrating and complicated but we work as a team at SHIP and we will do our best to get you and your beneficiaries the answers they need to make informed decisions.



## **Christel Snow, Northern Indiana Area Update**

Happy Spring Everyone! I am looking forward to seeing everyone at SHIP Spring Training at all of my sites. The trainers will be covering the Veterans Administration benefits and the updated chart on LIS and MSP income assistance for your clients.

Welcome Area 3 to my lists of SHIP sites. It has been a pleasure meeting each of you and getting a tour of your site. Many of you are have been counselors for a long time and it is so nice to put a name with the face I have been reading about for many years.

Welcome two new SHIP sites in Lake County Indiana. St. Catherine Hospital, 4321 Fir Street, East Chicago, IN, 46312. And Catholic Charities, Diocese of Gary, 940 Broadway, Gary, IN, 46402

Again, Thank you for all of your assistance provided to your clients at I look forward to seeing you at your next counselor meeting. And please remember I am so very grateful for all that you do for SHIP!



# Special Thanks to a Special SHIP Counselor

*I just wanted to send you a note after successfully completing my first Open Enrollment season as a SHIP counselor.*

*I work out of the Auburn SHIP office located in the Heimach Senior Center under the direction of **Ed Benbow**. I wanted to pass along to you my high regard for Mr. Benbow. After my initial training in Ft. Wayne last winter, I did a little shadowing in the Parkview office under Fred Taupe and his staff. Since I was going to be working in DeKalb County, Fred suggested I contact Ed and shadow with him.*

*I called Ed and we set up a schedule for training. I have been through much training over the years in my career but have to say that the training under Ed was exceptional. He had me shadow him for several sessions and then he shadowed me for several more sessions before I began seeing clients on my own.*

*At this point he made himself available to me via cell phone which I used on many occasions. He made several trips to the center when I needed more hands on help. He stayed with me through the entire process until I felt comfortable on my own. Without his assistance and support, I would not be as comfortable in my role as a SHIP counselor today. As a new SHIP counselor, I could not have hoped for a better mentor and trainer.*

Sincerely,

*John Graft*

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## Navigation Guides 1 and 2 Now Ready!

You should have already received your printed copies of both Navigation Guide 1 AND Navigation Guide 2 in the mail. Both books are also available electronically on the Counselor's Corner of our website, [www.medicare.in.gov](http://www.medicare.in.gov).

The electronic books have a few special features that make using the Nav Guides even easier!

### Director's Helm continued

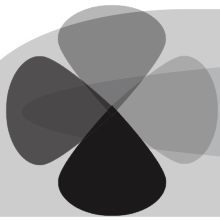
as a SHIP Counselor is so valued by your community members and local agencies. So best wishes and remember that all of us at the State Office are here to support your efforts. Let's Spring Forward!

- Search the entire book by keyword.
- Click on the Table of Contents to skip ahead to a section.
- Save (download) a copy of the guides to your computer to reference even if you're not online!

To access Counselor's Corner directly, go to [www. http://www.in.gov/idoi/secure](http://www.in.gov/idoi/secure).

**Username:** idoiship

**Password:** Ship2012



# AREA MANAGERS UPDATES



**Amy Sturm, SHIP Trainer**

Hi Everyone! It's that time of year again, Spring Training. I am looking forward to seeing many of you again during my share of the 32 Spring Training sessions that are scheduled.

I just wanted to say a special hi to all the Area 8 counselors. As many of you know, I am the acting Area Manager in Area 8. So please call or email me if you need anything. My email is [asturm.ship@comcast.net](mailto:asturm.ship@comcast.net) and my cell phone number is 317-217-9933.



**John Williams, Area Manager for East Central Indiana**

So far I am enjoying my part-time detail as SHIP's Area Manager for East Central Indiana. Since February 1, I've visited six sites in Delaware, Grant, Henry, Jay and Madison Counties, met their Local Coordinators and communicated with most of the area's SHIP Counselors in person or by phone/email.

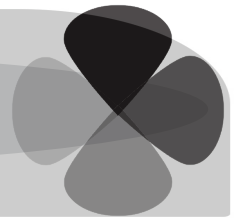
I look forward to participating in four Spring Update Training sessions in East Central Indiana in April - hosted by Lifestream Services in Yorktown and the Marion-Grant County Senior Center in Marion. Email me at [jwilliams.ship@att.net](mailto:jwilliams.ship@att.net) or phone me at 765-617-8668.



**Don't forget to find SHIP on Facebook and Twitter where you'll find many more great event and anniversary photos! Feel free to add your own SHIP event and counseling photos as well!**

**SHIP Social Media is a great way to advertise your upcoming events!**

# AREA MANAGERS UPDATES



**Shelly Dunn**, SWIRCA & More, ADRC Coordinator, SHIP Local Coordinator

Happy Spring, Everyone!

It's with a heavy heart that I announce that one of our SHIP counselors, Melissa Meredith, has taken a new position and will no longer be involved with SHIP.

I want to thank her for her service the past 4 years.

She has worked hard to help clients individually and participates in many community events representing SHIP.

She will be sorely missed.

I am working on some leads for new SHIP volunteers and am excited about the possibility of a couple new sites.

Thanks to everyone for helping me as I learn my SHIP role!



**Susan Spilly**, Special Populations Coordinator

Our Enrollment Center list is growing nearly every month! The latest additions are Hancock County Senior Services in Greenfield, Seymour Senior and Community Center in Seymour, Catholic Charities in Gary, and Porter County Aging and Community Services. All of these Enrollment Centers have events scheduled for this spring. The group in Seymour is hoping to reach enough beneficiaries that need assistance to build their New Bus Fund. That's a definite WIN-WIN for everyone involved.

Remember, Counselors, if you know of a local service agency that might be interested in becoming an Enrollment Center, please let me know and I will follow up! I can be reached at the SHIP toll free number and by email: [susangsl@aol.com](mailto:susangsl@aol.com).

Some exciting Enrollment Events coming up are Medicare BINGOs, the Easter Community Luncheon, The Peoples' PotLuck, The Monthly Pitch In Dinner and Farmers' Markets. There will be many health fairs in the spring, too. As the snow melts and we re-energize for the spring, there will be many opportunities cropping up! Need help planning an event? Thinking up something? Staffing it? Just ask me. I am glad to help you.



# Spring Training

The 2015 Spring Update Training will focus on: CC and PAM Forms, Call Backs and the Call Center, MSP & LIS/Extra Help, HIP 2.0 VA Eligibility and much more!!

**DEADLINE: NO LATER THAN APRIL 1, 2015**

You may register by with Elizabeth Hewitt via email [EHewitt@idoi.in.gov](mailto:EHewitt@idoi.in.gov), by fax (765) 608-2322, or call (800) 452-4800, ext. 223.

Dates	Days	Time	Location	Address
Apr. 2	Thu.	1-4	Area 9	520 S. 9th St., Richmond
Apr. 7	Tue.	9-12	CICOA, AAA 8	4755 Kingsway Dr., Suite 200, Indianapolis
Apr. 8	Wed.	9-12	CICOA, AAA 8	4755 Kingsway Dr., Suite 200, Indianapolis
Apr. 9	Thu.	1-4	CICOA, AAA 8	4755 Kingsway Dr., Suite 200, Indianapolis
Apr. 9	Thu.	9-12	LifeSpan Resources Area 14	33 State St., Third Floor, New Albany
Apr. 10	Fri.	9-12	LifeStream Services, Area 6	1701 Pilgrim Blvd., Yorktown
Apr. 10	Fri.	1-4	LifeStream Services, Area 6	1701 Pilgrim Blvd., Yorktown
Apr. 13	Mon.	9-12	Community Hospital South	1402 E. County Line Road South, Indianapolis
Apr. 14	Tue.	1-4	Living Well in Wabash Co.	239 Bond St., Wabash
Apr. 15	Wed.	9-12	St. James the Less Church	9640 Kennedy Ave., Highland
Apr. 15	Wed.	1-4	Area 10 Agency on Aging	630 W. Edgewood Drive, Ellettsville
Apr. 17	Fri.	9-12	NWICA, Area 1	5240 Fountain Dr., Crown Point
Apr. 17	Fri.	1-4	NWICA, Area 1	5240 Fountain Dr., Crown Point
Apr. 17	Fri.	9-12	PrimeLife Enrichment Inc.	1078 3rd Ave., SW, Boardroom, Carmel
Apr. 21	Tue.	1-4	AAA 12, LifeTime Resources	13091 Benedict Dr., Dillsboro
Apr. 21	Tue.	1-4	LifeStream Services, Area 6	1701 Pilgrim Blvd., Yorktown
Apr. 22	Wed.	1-4	AAA 11, Thrive Alliance	1531 13th St., Suite G-900, Columbus
Apr. 23	Thu.	9-12	St. Joseph Hospital	313 N. Berkley Rd. (Financial Couosl. Bldg) Kokomo
Apr. 23	Thu.	1-4	Area 5 Agency on Aging	1801 Smith St., Suite 300, Logansport
Apr. 23	Thu.	9-12	Hendricks Co. Senior Services	1201 Sycamore Lane, Danville
Apr. 24	Fri.	9-12	Michigan City Senior Center	Two On the Lake, Washington Park, Michigan City
Apr. 27	Mon.	1-4	Hancock Senior Services	1870 Fields Blvd., Greenfield
Apr. 28	Tue.	1-4	Marion-Grant Co. Senior Center	503 S. Gallatin Street, Marion
Apr. 28	Tue.	9-12	Area IV Agency on Aging	660 N. 36th St., Lafayette
Apr. 28	Tue.	1-4	Area IV Agency on Aging	660 N. 36th St., Lafayette
Apr. 29	Wed.	1-4	ICAT 142	1500 Chestnut, Vincennes
Apr. 29	Wed.	1-4	Parkview Hospital	Randallia Campus, Door #4, Rm. 1, Fort Wayne
Apr. 30	Thu.	9-12	Heart City Health Center	236 Simpson Avenue, Elkhart
May 1	Fri.	9-12	DeKalb County COA	1800 E. Seventh St., Auburn
May 6	Wed.	1-4	Marshall County COA	1305 W. Harrison Street, Plymouth
May 8	Fri.	9-12	Area 2 Real Services	1151 S. Michigan St., South Bend
May 8	Fri.	1-4	Area 2 Real Services	1151 S. Michigan St., South Bend 46634